

SB ACQUISITION COMPANY, LLC

	CPP Disbursement Date 11/21/2008	RSSD (Holding Company) 4139579	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$6,084	\$5,848	-3.9%		
Loans	\$3,778	\$3,664	-3.0%		
Construction & development	\$194	\$144	-25.7%		
Closed-end 1-4 family residential	\$914	\$1,043	14.1%		
Home equity	\$280	\$250	-10.7%		
Credit card	\$0	\$0			
Other consumer	\$34	\$23	-32.6%		
Commercial & Industrial	\$255	\$185	-27.6%		
Commercial real estate	\$1,727	\$1,566	-9.3%		
Unused commitments	\$536	\$558	4.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$806	\$1,176	45.8%		
Asset-backed securities	\$2	\$0	-100.0%		
Other securities	\$470	\$327	-30.3%		
Cash & balances due	\$496	\$223	-55.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$65	\$12	-81.4%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$68	\$12	-82.2%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$5,463	\$5,106	-6.5%		
Deposits	\$4,982	\$4,684	-6.0%		
Total other borrowings	\$343	\$331	-3.5%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$621	\$742	19.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$497	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.2%	11.2%	--		
Tier 1 risk based capital ratio	14.4%	17.7%	--		
Total risk based capital ratio	14.7%	18.2%	--		
Return on equity ¹	14.4%	6.8%	--		
Return on assets ¹	1.4%	0.9%	--		
Net interest margin ¹	3.9%	4.3%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	0.2%	3.9%	--		
Loss provision to net charge-offs (qtr)	764.3%	2100.0%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	39.0%	41.2%	0.0%	0.0%	--
Closed-end 1-4 family residential	3.4%	2.1%	0.0%	0.0%	--
Home equity	2.7%	4.2%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.6%	0.8%	0.0%	0.0%	--
Commercial & Industrial	14.1%	7.8%	0.0%	0.0%	--
Commercial real estate	6.2%	1.6%	0.0%	0.0%	--
Total loans	7.3%	3.9%	0.0%	0.0%	--